

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN RE

**ANTONIO LAUREANO MORALES
ARELEIS M. RIVERA BARBOSA**

DEBTOR(S)

CASE NO.: 18-04891-ESL

CHAPTER.: 13

**MOTION REQUESTING AUTHORIZATION TO PARTICIPATE
IN A MORTGAGE MODIFICATION PROGRAM**

TO THE HONORABLE COURT:

COME NOW DEBTOR, represented by the undersigned attorney and respectfully **STATE, ALLEGE** and **PRAY** as follows:

1. Debtors filed the Chapter 13 bankruptcy voluntary petition on August 28, 2018. Debtors scheduled as one of their assets a real property located at **URB HORIZONTES CALLE ESTELAR C-22 GURABO, PR 0077** property has a lien with **FIRSTBANK OF PUERTO RCO**. Due to Debtors' current financial situation they are notifying this Honorable Court and all creditors of their intentions to participate of a mortgage modification program.
2. Debtors need the approval of this Honorable Court to enter the process of the loss mitigation program. Once said modification is approved by the bank it will be submitted for evaluation to the Trustee in this case and to this Honorable Court for its approval.

WHEREFORE, it is respectfully requested from this Honorable Court to approve Debtor intention to modify the mortgage through **FIRSTBNAK OF PUERTO RICO**.

NOTICE

Parties in interest are hereby granted twenty one (21) days from the date of notice to oppose the motion and request a hearing. If no

opposition is filed within the prescribed period of time the Court will enter an order granting the motion upon the filing of a certificate by the moving that adequate notice was given. Should an opposition be timely filed the Court will schedule the motion for a hearing as contested matter.

WE HEREBY CERTIFY that on this same date, we electronically filed the foregoing with the Clerk of the Court using the CM/ECF Filing System which will send a notification, upon information and belief, of such filing to the followings.

CHAPTER 13 TRUSTEES AND THE UNITED STATES TRUSTEE

We also hereby certify that this same date we have mailed by United States Postal Service the document to all creditors and parties in interest as per attached master address list.

RESPECTFULLY SUBMITTED,

In San Juan Puerto Rico, this 27TH day of Septiembre 2018.

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u Sep 27 09:26:02 AST 2018

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